



Town of Walpole *Commonwealth of Massachusetts*

DATE: April 5, 2021

TO: All Benefit Eligible Employees

FROM: Kristine Brown,
Benefits Coordinator

RE: Open Enrollment for Medical, Dental, Flex Spending & Vision Insurance

Open Enrollment - April 5 – May 5th, 2021

OPEN ENROLLMENT:

Open enrollment occurs during the month of April and is your annual opportunity to add or change medical, dental and/or vision insurance plan(s), and add or drop eligible dependents from coverage. The only other opportunity you have to make these changes is when you experience a qualifying life event such as a birth or adoption of a child, marriage, divorce, loss of coverage, etc. If you are currently enrolled on a plan listed and *do not want to make any changes, you do not need to take any action.*

HEALTH FAIR:

Due to COVID-19 we will not be holding a Health Fair like we have in previous years. If you have any questions, please email Benefits Coordinator, Kristine Brown: kbrown@walpole-ma.gov or call (508)660-7292. If you have a specific coverage question, we can reach out to our Health Care Representatives & try to find the answer for you.

MEDICAL INSURANCE:

The town offers three medical insurance plans to choose from – [Network Blue NE \\$100 Deductible](#); [Network Blue NE \\$500 Deductible](#) or [Blue Care Elect PPO \\$500 Deductible](#). Our medical insurance rates have increased by .70%. Please find our new July 2021 – June 2022 monthly rates [HERE](#).

The effective date for these plans will be **July 1, 2021**; the new rates will be reflected in your June check for July coverage.

DENTAL INSURANCE:

We are pleased to report that starting on July 1, 2021, the Town will transition to the [BCBS: Dental Blue Freedom Plan](#). Current enrollees should know that there will be **NO** change in plan coverage between the new plan and the plan the Town currently offers through Delta Dental. The new BCBS: Dental Blue Freedom Plan has a larger network of dentists for employees living both inside and outside of Massachusetts. The new monthly rates for our dental insurance were reduced by 7.75%. **NO ACTION** is required to maintain your coverage as is.

BLUE 20/20 VISION:

There are no changes in benefits or the monthly rates for Blue 20/20 Vision Insurance. Therefore **NO ACTION** is required to maintain your coverage as is. For employees who would like to sign up or make changes to their vision insurance, please find the: Summary of Benefits - [HERE](#) & Enrollment/Change Form – [HERE](#)

FLEX SPENDING:

All employees who plan to participate in the Flex Spending **MUST** complete a [new election form](#) each year. **Please submit your form for the new plan year by May 5th.**

FSA effective date: Town employees July 1, 2021 – June 30, 2022; School employees September 1, 2021 – August 31, 2022.

GOOD HEALTH GATEWAY DIABETIC CARE REWARDS PROGRAM:

The [Good Health Gateway program](#) engages, supports and rewards members for health behaviors based upon established clinical guidelines for managing diabetes. Members who adhere to all diabetes care activities receive **all** of their diabetes medications and supplies for **free**, without the need to make any co-pays. If you or your family member has been diagnosed with pre-diabetes or diabetes AND you are enrolled on a health insurance plan through the Town of Walpole, then please look into this program which is at no cost to you to participate. For additional information please go to their website at GoodHealthGateway.com or call 1-800-643-8028.

OPT-OUT PLAN:

Employees who are currently enrolled on the Town's health insurance program, who are eligible and participate in the opt-out program will receive \$1,500 per plan year for an individual plan or \$3,500 per plan year for a family plan (or a pro-rated amount depending on the date of participation) if they no longer take health insurance through the Town of Walpole.

To qualify for this program, you must meet all of the following requirements:

1. Currently be enrolled on a health insurance plan through the Town of Walpole for at least two consecutive years immediately preceding the requested date of cancellation.
2. Provide proof of insurance for creditable health insurance coverage through a plan not offered by the Town of Walpole.

See attached [Opt-Out Plan](#) document for more information. If you wish to participate in the Opt-Out please complete the [Health Insurance "Opt-Out" Application form](#).

All enrollment/change forms must be submitted to Kristine Brown, Benefits Coordinator, Walpole Town Hall; Room 114 no later than 4:00 p.m. on Wednesday, May 5th. All changes or terminations to your health, dental and/or vision insurance will become effective on July 1, 2021.

Please do not hesitate to contact Kristine Brown at 508-660-7292 or kbrown@walpole-ma.gov if you have any questions in regards to any of the plans. My office hours are Monday, Wednesday, Thursday 8:00am - 4:00pm; Tuesday 8:00am – 8:00pm and Friday 8:00am - 12:00 noon. Thank you.

If you are currently enrolled in the Town's health and/or dental insurance plans and do not wish to make any changes, no action is required.

Link to the Town's website Open Enrollment information:

<https://www.walpole-ma.gov/human-resources/webforms/2021-insurance-open-enrollment>



Under the Affordable Care Act - If you elect NOT to participate on the Town of Walpole's Health Insurance Program please complete AND submit the "[DECLINATION OF HEALTH INSURANCE FORM](#)". This form must be completed EVERY year -Thank you